

AMENDMENTS TO THE CLAIMS

1. (currently amended) A system for managing small investment accounts involving a financial service provider, a third party financial intermediary and client investors associated with the financial intermediary, using a global computer network, wherein the system is hosted by the financial service provider only on behalf of one or more financial intermediaries, each having individual network sites linked to the host financial service provider, wherein each financial intermediary serviced by said financial service provider has a separate individual network site originated and maintained by the financial service provider, each of said separate individual network sites being customized to resemble the financial intermediary's own network site, which is separate from the network site maintained by the financial service provider, the system comprising:

a first portion, available on an individual network site of a financial intermediary, at a facility of the financial intermediary, in the company of an investment professional associated with the financial intermediary, ~~from the first portion provided by~~ the financial service provider on the global computer network, which includes a series of questions to be answered by a client investor, directed toward determining a risk profile of the client investor, permitting a corresponding investment recommendation to be made by the system from a plurality of possible investments;

a second portion, available on said individual network site of the financial intermediary, at the facility of the financial intermediary, in the company of an investment professional associated with the financial intermediary, ~~from the second portion provided by~~ the financial service provider on the global computer network, for providing selected information concerning said investment recommendation; and

a third portion, available on said individual network site of the financial intermediary, at the facility of the financial intermediary, in the company of an investment professional associated with the financial intermediary, ~~from the third portion provided by~~ the financial service provider on the global computer network, for completion of an investment application by the client investor, the investment application being automatically provided by the financial service provider, and for subsequent transmittal thereof to the financial service provider, which opens and maintains an investment account for the client investor on behalf of the financial intermediary and provides both the client investor and the financial intermediary confirmation information concerning the new application.

2. (original) A system of claim 1, wherein the financial intermediary has a plurality of client investors serviced by the system.

3. (original) A system of claim 1, wherein the possible investments are proprietary products of the financial service provider.

4. (original) A system of claim 1, wherein the possible investments include non-proprietary products relative to the financial service provider.

5. (previously amended) A system of claim 1, including another portion, available on said individual network site of the financial intermediary from the financial service provider on the global computer network, which provides educational information and selected disclosure information concerning investments and information concerning particular investment products available from the financial service provider.

6. (cancelled)

7. (cancelled)

8. (original) A system of claim 1, wherein the individual client investor has the ability to change the risk profile and/or the investment recommendation to a selected extent.

9. (currently amended) A system of claim 6 1, wherein one or more of said system portions, when printed from the financial intermediary's individual network site, have a space for a signature by the client investor.

10. (previously amended) A system of claim 1, wherein the financial service provider maintains complete records concerning each investment made for each said client investors and provides periodic reports to each client investor concerning their investments.

11. (cancelled)

12. (cancelled)

13. (currently amended) A system of claim 1, wherein the financial service provider, following receipt of a signed copy of the new application with necessary funds, opens an account for the client investor without significant further entry of any information.

14. (original) A system of claim 1, wherein the first portion includes a series of multiple choice questions, the result of which is tabulated by the system into a numerical value representing the risk profile of the client investor.

15. (original) A system of claim 1, wherein the second portion includes information concerning the risk profile of a typical investor in the recommended investment, and other selected characteristics of the recommended investment.

16. (original) A system of claim 1, wherein the recommended investment is selected from a plurality of mutual fund investments.